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To: ATR-Real Estate Workshop
Subject: "Competition and the Real Estate Workshop" -- Comment, Project
No. V050015

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I find it almost humorous that anyone could think that our business is not competitive. With over 4000 agents in a 13 square mile area competing against each other for a finite amount of business, my 350 agents tell me on a daily basis how difficult it is to be successful in this business. Even with the daily training my offices offer and the sophisticated level of support my agents receive, success can be illusive. Many agents work 24/7 to keep up with the demands of the job. I can't imagine a big corporation being willing to pay people for that level of commitment and service for the small level of return the company receives due to the constant stress on the commissions by the market place. Our agents are not allowed by law as independent contractors to get group health insurance and have to establish their own retirement plans and are willing to take on this risk because of their strong desire to work for themselves.

I was in the banking business for 10 years and felt stifled by the lack of entrepreneurial spirit in that industry and jumped at the opportunity to get into the real estate business where I have at least the chance of making the kind of living I feel I deserve and have been willing to take the risks to do so. I often say to both my children and my agents, "What a wonderful country we live in where we can use our skills, creativity, determination and brains to make a better life for ourselves." Please take into consideration how many of us are able to support our families because of this great opportunity.

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